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*Kevin L. McNeill*

**PATENT**  
Attorney Docket No.: 020375-021300US

*O'Conor & Feltz  
Ex. J.*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Adam Coyle  
Application No.: 09/713,603  
Filed: November 15, 2000  
For: RELOADABLE DEBIT CARD  
SYSTEM AND METHOD  
Customer No.: 20350

Confirmation No. 5258

Examiner: Patel, Jagdish

Technology Center/Art Unit: 3624

**AMENDMENT UNDER 37 CFR 1.116  
EXPEDITED PROCEDURE EXAMINING  
GROUP 3624**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 21, 2004 on the above-referenced application, please enter the following amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 7 of this paper.